



10 questions every family should ask their insurance agent right now!

# Spring Coverage *checkup*



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# Why Your Agent Matters More Than You Think

Insurance is not a product you buy once and forget about.

It is a living part of your financial life. And like everything else it needs to be checked on and updated as things change.

The right agent is not just someone who finds you a good rate. They are the person who notices when your coverage has quietly fallen behind your real life. The person who makes sure the protection you are counting on is actually there when you need it.

Spring is one of the best times of year to have that conversation.

Work through the sections in this guide that apply to your situation. If a question stops you or makes you uncertain that is not a bad sign.

That is the start of a conversation worth having. Real coverage is not about having a policy on file. It is about knowing someone who is paying attention alongside you.

That is what your agent is here for.

*-Stephanie Floyd*





# Stephanie Floyd

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## ABOUT ME

With several years of experience in the insurance and education industry, I help clients protect what matters most through every stage of life.

I am licensed in the states of TX, AL, FL, MI, OH, SC, VA and specialize in Life Insurance and Medicare. My role is to help you understand your coverage, review it as life changes, and make confident decisions without pressure or confusion.

Insurance should support your life, not complicate it. My goal is to be a steady, year-round resource you can trust.

## CREDENTIALS

- Life and Health Insurance License
- AHIP Medicare Certification

## What you can expect working with me

### *I'm Curious*

I ask questions that go beyond policies and premiums, because understanding your goals helps me find the right protection for your life.

### *I'm Committed*

I bring my best to every client interaction and every policy review, ensuring you always know where you stand and what's next.

### *I'm Proactive*

From annual check-ins to midyear updates, I stay ahead of life changes so your coverage always keeps up.

### *I'm Personal*

I believe in building real relationships with my clients — treating every policy like it's protecting my own family. Because peace of mind starts with trust.

# What Clients Are Saying



Stephanie, thank you for your help and dedication. My mom is grateful for you finding her an insurance policy and being transparent with the process. Awesome work

FRED

Stephanie was able to find me an affordable life insurance policy and even help me set up my Medicare plan.



TAMMY



Thanks so much for helping my brother find a Medicare plan that fit his needs. You even helped him find a more affordable plan for his medications!

MATT

# Your Spring Coverage Checkup Starts *Here*



## 10 Questions Every Family Should Ask Their Insurance Agent Right Now

Spring is the season for fresh starts. Most people clean out closets, tune up the car, and revisit their budget. But almost nobody thinks to review their insurance – until something goes wrong.

This guide changes that. Each section below focuses on a different type of coverage. It is designed to help you spot gaps, ask better questions, and stop assuming everything is fine because nobody has told you otherwise.

### **How to use this guide:**

Read through the sections that apply to you. If you find yourself unsure of an answer, circle it. Those are the conversations worth having. I am here to help.

# Medicare

## Are all of your prescriptions still covered on your current plan?

*Why it matters:* The formulary (drug list) changes every year. What was covered in 2025 may have moved to a higher tier — or been dropped entirely — in 2026. This is the #1 reason people overpay for medications.

## Do you know about the new \$2,100 out-of-pocket cap on prescriptions?

*Why it matters:* Starting in 2026, Medicare Part D has a hard cap on what you pay out-of-pocket for prescriptions. If your agent hasn't walked you through what this means for YOUR plan, you may be on the wrong one.

## Have you seen any new doctors or specialists this year?

*Why it matters:* Medicare Advantage networks are local and limited. If you've started seeing a new specialist, they may not be in your plan's network — meaning you could be getting surprise bills.

## Did your income change two years ago?

*Why it matters:* Medicare Part B and D premiums are based on income from two years prior. If you had a high-income year, you may be paying an IRMAA surcharge right now. There are ways to appeal it.

## Do you have a plan for dental, vision, and hearing coverage?

*Why it matters:* Original Medicare covers almost none of it. Many beneficiaries discover this the hard way — in the dentist's chair. This spring is the right time to close that gap.

If you are unsure about any of these, schedule a quick coverage review to talk it through.

[SCHEDULE A TIME TO CHAT!](#)



# Life Insurance

## When is the last time you reviewed your beneficiaries?

*Why it matters:* Life happens fast. Divorces, remarriages, new children, and deaths in the family all change who should receive your benefit — but your policy doesn't update itself. A 10-minute review can prevent a years-long legal fight.

## Is the coverage amount you chose five or ten years ago still enough?

*Why it matters:* If you've bought a home, had children, or significantly increased your income, your original death benefit may leave your family short. A quick needs analysis takes 15 minutes.

## Do you have coverage through your employer that you're relying on?

*Why it matters:* Group life insurance through work typically ends the day you leave. It's not portable, and it's not permanent. If it's your only coverage, that's a risk worth knowing about.

## Do you have a plan for final expenses?

*Why it matters:* The average funeral costs \$8,000 to \$12,000. Without a policy designed for it, that bill lands on your family at the worst possible moment.

## Has anyone in your household had a significant health change?

*Why it matters:* If someone became healthier (lost weight, quit smoking, improved bloodwork), they may now qualify for better rates than when they first applied. Rates can change in your favor.

If you are unsure about any of these, schedule a quick coverage review to talk it through.

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# Annuities

## Do you have a guaranteed income source beyond Social Security?

*Why it matters:* Social Security was never designed to be your only income in retirement. An annuity can create a personal pension — guaranteed income you cannot outlive, no matter how long you live.

## Are you within 5 to 10 years of retirement?

*Why it matters:* This is the window when protecting what you've built matters more than growing it aggressively. The sequence of returns risk (bad market timing) can devastate a retirement account right before or after you stop working.

## Do you know the difference between a fixed, variable, and indexed annuity?

*Why it matters:* Most people have been sold a product without fully understanding the type. Each one works completely differently. A quick review ensures you have the right fit for your goals.

## Are you worried about outliving your savings?

*Why it matters:* People are living longer. A 65-year-old today has a 50% chance of living past 85. Running out of money is now a real statistical risk — and annuities are the only product designed to solve that exact problem.

## Have you reviewed any existing annuity contracts for surrender charges or better options?

*Why it matters:* Annuity products have evolved significantly. If you own an older contract, there may be a better product available today with higher caps, better features, or lower fees.

If you are unsure about any of these, schedule a quick coverage review to talk it through.

[SCHEDULE A TIME TO CHAT!](#)



# Dental + Vision

## Have you used your full dental and vision benefits this year?

*Why it matters:* Most plans reset on January 1. If you haven't scheduled your cleanings and eye exam, you are leaving benefits you already paid for on the table.

## Do you know your annual maximum on your dental plan?

*Why it matters:* Most dental plans cap coverage at \$1,000 to \$2,000 per year. If you need significant work — crowns, root canals, implants — you need to know this number before the chair, not after.

## Is your dentist still in-network on your current plan?

*Why it matters:* Dental networks change. If your dentist dropped your plan, you may be paying out-of-network rates without realizing it.

## Do you have coverage for glasses AND contacts?

*Why it matters:* Not every vision plan covers both. If you wear both depending on the day, check your plan before your next exam.

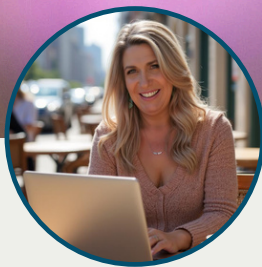
## Are you covered for major dental work like implants or orthodontia?

*Why it matters:* Many basic dental plans exclude implants entirely and only cover orthodontia for minors. If any of this is on your horizon, now is the time to upgrade before you need it.

If you are unsure about any of these, schedule a quick coverage review to talk it through.

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## You Just Did Something Most People Never Do

You slowed down long enough to actually look at your coverage.

Not because something went wrong. Because you care enough about the people and the things in your life to make sure the protection around them is real and not just assumed.

If everything felt solid that is genuinely reassuring. If a few questions gave you pause that is not a problem. That is just life doing what life does. Moving forward faster than the paperwork keeps up.

The good news is gaps are almost always fixable. The only ones that are not are the ones nobody ever caught.

If anything in this guide raised a question you did not have an answer to that is exactly where the conversation starts.

Reach out whenever you are ready. There is no pressure and no agenda. Just someone who is paying attention with you.

*Stephanie Floyd*

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